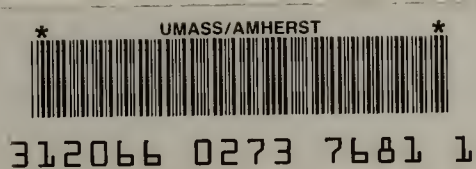


ASS. CD 1.2: E019 / 994



Executive Office of Communities and Development

William F. Weld, Governor
Argeo Paul Cellucci, Lt. Governor
Mary L. Padula, Cabinet Secretary

GOVERNMENT DOCUMENTS
COLLECTION

OCT 20 1994

University of Massachusetts
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EOCD Program Book

Revised Edition 1994



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EOCD

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READY REFERENCE

Ready Reference is an attempt to make the EOCD Program Book as user friendly as it can be. We hope it will be of help to you in using the Program Book, but please do not see it as an exclusive list. There may be items of interest to you in other categories as well.

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Community/ Economic Development



COMMUNITY/ECONOMIC DEVELOPMENT

SMALL CITIES COMMUNITY DEVELOPMENT FUND

The Small Cities Community Development Fund provides funding for municipalities to support housing, public facilities and infrastructure as well as economic development.

The program targets the following areas:

- housing acquisition, rehabilitation and ownership
- public facility and infrastructure repair and improvement
- public and social services
- planning activities
- community based economic development, including small business loans

The program, part of the federal Community Development Block Grant, (CDBG) has three objectives; benefit to low and moderate income persons, removal of slums and blight, or critical community need. A project must meet at least one of these criteria.

PROGRAM: Federally funded competitive grant program.

ELIGIBILITY: Cities and towns of less than 50,000 population which are not entitlement communities.

CONTACT: Division of Community Services, Bureau of Small Cities (617) 727-7001

READY RESOURCE FUND

The Ready Resource Fund supports economic development activities of cities and towns. There is a \$500,000 limit per project and as a CDBG program, projects must meet at least one of the following criteria: benefit to low and moderate income persons, removal of slums and blight, or critical community need.

PROGRAM: Federally funded grant program through CDGB funds.

ELIGIBILITY: Cities and towns of less than 50,000 population which are not entitlement communities.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

MASSACHUSETTS COMMUNITY CAPITAL FUND

(Formerly Economic Development Set Aside and Credit Refinancing Programs)

The Massachusetts Community Capital Fund is designed to generate and/or retain jobs in the smaller communities in the Commonwealth.

The program provides flexibly structured debt financing for businesses which provide, create or retain jobs for low and moderate income residents of the state's smaller cities and towns. Community Capital can fund up to one-third of the total project cost and the loans can be used for purchase of equipment, acquisition of real estate, new construction or rehabilitation, working capital or refinancing.

PROGRAM: Federally funded grant program through CDBG funds.

ELIGIBILITY: Cities and towns under 50,000 in population which are not entitlement communities are eligible to apply on behalf of a local business or non-profit organization. Businesses in such communities which can or do provide jobs for low or moderate income residents are eligible recipients of loans under this program.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

MASSACHUSETTS DOWNTOWN PARTNERSHIP

(Part of the Ready Resource Fund)

formerly know as Main Street)

The Downtown Partnership seeks to revitalize and strengthen the business and community life of urban centers in cities and towns, while preserving the state's heritage of historic downtown buildings. The program, which began in 1980 with funding from the National Trust for Historic Preservation, has been financed since 1984 from federal CDBG funds.

EOCD offers sliding scale funding for professional staff and technical assistance to nonprofit organizations working on downtown revitalization. Staff funding decreases over the life of the three year program, while technical assistance is focused on different issues each year. The overall program must

COMMUNITY/ECONOMIC DEVELOPMENT

address organizational development, promotions, economic restructuring and design.

PROGRAM: Federally funded program.

ELIGIBILITY: Cities and towns of under 50,000 population which are not entitlement communities and are willing to make the commitment to creating and sustaining a downtown organization.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

SMALL CITIES SECTION 108 LOAN GUARANTEE PROGRAM

The Small Cities Section 108 Loan Guarantee Program is designed to support local economic development projects within the smaller communities of the Commonwealth. The nationally set goals are to benefit low and moderate income persons or to remove slums and blight. A project must meet one of these criteria.

Starting in 1992, the Small Cities CDGB program will accept requests from cities and towns for loan guarantees for local economic development projects. Loans will come from HUD at lower interest rates, but the loan will be guaranteed from the Commonwealth's annual CDBG appropriation.

PROGRAM: Federally funded, state-guaranteed program through CDBG funds.

ELIGIBILITY: Cities and towns of less than 50,000 population which are not entitlement communities.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

CHAPTER 121A URBAN REDEVELOPMENT CORPORATIONS - PILOT PROGRAM

Chapter 121A Urban Redevelopment Corporations are designed to promote public benefits such as job creation or the production of affordable housing through construction or reconstruction in blighted or substandard areas. Agreements between municipalities and corporate entities created for the purpose of redeveloping blighted areas are the essence of the program.

The 121A program creates such corporations by exempting public, private or non-profit entities from local real estate taxes and state corporate taxes for a period of 15 to 40 years when they engage in an eligible project. Instead of these taxes, the corporations pay a payment in-lieu of taxes (PILOT).

PROGRAM: State-funded program involving a local subsidy.

ELIGIBILITY: Corporations, individuals, nonprofits, local housing authorities engaging in a project designed to salvage blighted or substandard areas, promote economic activity and retain jobs.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

CHAPTER 121B URBAN REDEVELOPMENT AUTHORITIES AND URDGS

The Chapter 121B Urban Renewal Program enables redevelopment authorities in cities and towns to redevelop blighted or slum areas. Municipalities can apply to EOCD to create such redevelopment authorities, as well as to receive Urban Revitalization Development Grants (URDG).

The new development can be residential, commercial, industrial, educational, recreational, medical or governmental and must serve a public purpose. Communities appropriate the entire cost of the project after which EOCD repays half of the cost in 20-year installments. The sponsors must document that the project could not be done without government subsidy, that the plan is consistent with the needs of the locality as a whole and that the financial plan is sound.

The program includes four separate areas of operation:

- power to create local redevelopment authorities
- federally aided urban renewal projects
- state aided urban renewal
- Urban Revitalization Development Grants (URDGs)

The program has three major funding sources, some federal and some state.

PROGRAM: Federal/state-funded grant program.

NOTE: Communities may still apply to create redevelopment authorities, but all available grant funding has been committed for '93-'94.

COMMUNITY/ECONOMIC DEVELOPMENT

ELIGIBILITY: Redevelopment authorities on behalf of substandard or blighted areas. Cities and towns may apply for an Advance Planning Grant to prepare an Urban Renewal Plan, depending on funding.

CONTACT: Division of Community Services, Bureau of Planning and Regionalism (617) 727-7001

CHAPTER 121C ECONOMIC DEVELOPMENT INDUSTRIAL CORPORATIONS

Chapter 121C provides for the creation of local Economic Development Industrial Corporations (EDIC) to enable cities and towns to undertake development projects that will generate jobs and stabilize communities. Communities petition EOCD to create such entities.

With EDIC, municipalities can designate economic development areas and shape plans for their development. EDICs have the power of eminent domain and the authority to negotiate payments in-lieu of property taxes. EDICs may also issue bonds to finance the development of eligible projects, which very often include industrial parks.

PROGRAM: State technical assistance program.

ELIGIBILITY: Varies according to population of community.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

COMMUNITY DEVELOPMENT ACTION GRANTS

Community Development Action Grants (CDAG) provide public infrastructure support in those instances where private investment would not occur except for the CDAG grant project. The goal is to stimulate economic development activities that will attract and leverage private investment, create or retain long term employment and revitalize distressed areas.

PROGRAM: State-funded grant program through bonds.

ELIGIBILITY: All cities and towns in the Commonwealth with public infrastructure needs.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

ECONOMIC DEVELOPMENT RELOCATION PROGRAM

EOCD is responsible for providing assistance and oversight to any state or local agency undertaking projects which result in the displacement of businesses and residents. While the agency causing the displacement must provide services to those displaced, EOCD ensures that the relocation process proceeds in accordance with applicable regulations and guidelines. Among EOCD's responsibilities are the approval of relocation plans and approval of claims made by those displaced. EOCD serves as the central clearinghouse on state and local projects causing displacement, and provides hearing for disputes between "displacees" and agencies.

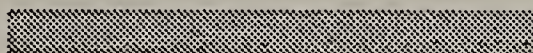
PROGRAM: Regulatory and oversight function as authorized by state law.

ELIGIBILITY: Any resident or business relocated because of a state assisted project may apply for relocation assistance. Any state agency causing relocation must develop a plan.

CONTACT: Division of Community Service Bureau of Local Economic Development (617) 727-7001

NOTE: ALSO SEE LISTINGS UNDER QUASI-PUBLIC AGENCIES

Local Government Assistance



LOCAL GOVERNMENT ASSISTANCE

NEIGHBORHOODS FIRST

The Neighborhoods First program is a comprehensive approach to the concerns of urban neighborhoods, which brings a wide variety of resources to bear on the multiple problems confronting such areas. The issues of housing, community and economic development, capacity building, public safety, and neighborhood empowerment are among those addressed by EOCD working with a number of quasi-public agencies.

EOCD staff works directly with local officials and residents to assess neighborhood stability, identify resident needs and consider possible actions.

PROGRAM: Funded jointly by EOCD and the Massachusetts Housing Partnership.

ELIGIBILITY: Cities or towns with urban problems such as abandoned buildings, high crime rates, and job loss.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001 Ext. 457

MUNICIPAL INCENTIVE GRANTS

Municipal Incentive Grants (MIGS) support projects within municipal and regional entities that increase management capacity and/or develop innovative approaches to improve service delivery. The program as a whole is particularly interested in promoting efficiencies through consolidation of tasks within municipalities and regionalization of services among communities.

Projects funded by MIGS are seen as pilot programs and models, the information and experience of which can then be shared with other communities.

PROGRAM: State-funded grant program.

ELIGIBILITY: Any city, town, regional planning agency or county in the Commonwealth is eligible to apply for a grant.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001 Ext. 445

STRATEGIC PLANNING GRANTS

Strategic Planning Grants promote municipal and regional planning for future growth, economic development and land use management, with special emphasis on the issue of regional development.

PROGRAM: State-funded program.

ELIGIBILITY: Any city, town, regional planning agency or county in the Commonwealth is eligible to apply for a grant.

CONTACT: Division of Community Services Bureau of Planning and Regionalism (617) 727-7001

REGIONALISM RESOURCE CENTER

The Regionalism Resource Center acts as a collection point for information about regional actions and collaborations among communities to provide local services more efficiently. In addition, the Resource Center collects information on regional activities from municipalities in other states and provides technical assistance to cities and towns in implementing regionalization projects.

PROGRAM: State-funded program.

ELIGIBILITY: Any local official in the Commonwealth.

CONTACT: Division of Community Services, Bureau of Planning and Regionalism (617) 727-7001

EXECUTIVE ORDER 145

Executive Order 145 is designed to prevent undue fiscal impact on cities and towns from actions taken by state agencies, boards and bureaus. The Executive Order requires every state agency, when making any change in state regulations that might affect the municipalities in the Commonwealth, to assess the possible cost to municipalities before such change is put into effect.

The formal notification of the change and the assessment of possible cost is reviewed by the Local Government Advisory Committee (LGAC) which may discuss amendments to the proposal to decrease cost impacts on local government.

PROGRAM: Joint state/local review program.

ELIGIBILITY: Any change in rule or regulation proposed by a state agency that would affect cities and towns.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001

LOCAL GOVERNMENT ASSISTANCE

RECLAIM OUR COMMUNITIES

The Reclaim Our Communities (ROC) initiative is a community based program for reducing criminal activity in targeted neighborhoods with public housing. The intent is to empower local residents, property managers and businesses to take back control of the neighborhood through community action. Funding is intended not to impose particular solutions on residents, but to provide a means for residents to shape their own.

PROGRAM: State-funded grant program. All present funds committed.

ELIGIBILITY: Local housing authorities with the cooperation of local government and public safety.

CONTACT: Division of Housing and Community Development, Bureau of Public Housing Management
(617) 727-7130 Ext. 665

PEER-TO-PEER TECHNICAL ASSISTANCE

The Peer-to-Peer Technical Assistance Program taps into the varied skills and abilities of local officials by making their talents available to aid their peers in local government with specific programs or projects.

A community with a special problem, such as the need to install new assessing software or create a personnel office is matched with a local official from a similar size community who already has experience in the area. The local official, such as a manager, treasurer, accountant or planner works directly with the city or town to complete the project.

PROGRAM: State-funded assistance program.

ELIGIBILITY: Any community in the state will be eligible to apply for peer-to-peer assistance.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001 Ext. 404

**NOTE: ALSO SEE LISTINGS UNDER COMMUNITY/
ECONOMIC DEVELOPMENT**

Social Service and Anti-Poverty Programs



SOCIAL SERVICE AND ANTI-POVERTY PROGRAMS

COMMUNITY ENTERPRISE ECONOMIC DEVELOPMENT PROGRAM

The Community Enterprise Economic Development program (CEED) was developed to empower residents, revitalize neighborhoods and eliminate blight in targeted communities.

CEED funds are awarded to community development corporations which administer programs in economically depressed urban and rural neighborhoods, linking programs designed for economic development with social services such as job creation and youth development.

EOCD places a high priority on providing financial and technical support for the following kinds of activities:

- improvement of local government infra-structures
- creation and retention of commercial and industrial jobs
- loans to small and minority-owned businesses
- neighborhood organizing
- start up of credit unions
- education and literacy
- neighborhood crime prevention

PROGRAM: State-funded program.

ELIGIBILITY: A CDC must be incorporated as a nonprofit and designated to serve a blighted geographic area of residents whose incomes are below 80% of the regional median income.

CONTACT: Local CDC or Division of Social and Economic Opportunity, Bureau of Neighborhood Services
(617) 727-7004

HOUSING SERVICES PROGRAM

The Housing Services Program (HSP) is preventative in nature, designed to avert homelessness, maintain affordable housing stock and address the housing related problems of families and individuals. HSP tries to forestall evictions by helping landlords and tenants solve their problems and tries to forestall foreclosure for homeowners by helping at-risk households.

The program offers information and referral assistance to tenants, informs landlords and tenants of their legal rights and responsibilities, and conducts negotiations between tenants and landlords when there is a dispute. Services provided by the program include:

- negotiation
- mediation
- budgeting and management

- landlord/tenant counseling
- seminars/workshops on
 - homeownership
 - lead paint abatement
 - eviction procedure
 - mortgage financing
 - code violations
 - security deposits

HSP is administered by designated housing agencies located across the Commonwealth which are the recipient of funds through an annual competitive selection process.

PROGRAM: State annual grant program.

NOTE: This program was incorporated into the Homelessness Intercept Program in FY'94.

ELIGIBILITY: Community-based organizations engaged in providing housing related services to low-income individuals and neighborhoods. Applicants must have demonstrated housing experience working with all sectors of the housing market.

CONTACT: Division of Social and Economic Opportunity
(617) 727-7004

MCKINNEY EMERGENCY COMMUNITY SERVICES HOMELESS GRANT

The McKinney Emergency Community Services Homeless Grant Program (EHP) is designed to help homeless individuals and those at risk of becoming homeless through eviction or foreclosure. It was established by the Stewart B. McKinney Federal Homeless Assistance Act of 1987 and operates through designated community action agencies.

Services offered may include: day care where homeless families/individuals can leave their children while they look for employment or housing; referral and advocacy; emergency food, health care referral, clothing and emergency shelter services; stabilization services and substance abuse counseling and transportation. EHP makes assistance available to any individual who has received a notice of foreclosure, eviction or termination of utility services. Homeless individuals are also counselled about any income support benefits for which they may be eligible.

PROGRAM: Federal annual grant program.

ELIGIBILITY: Designated Community Action Agencies (CAAs) are the only eligible applicants. CAAs act as intermediary organizations which provide direct services to families and individuals.

CONTACT: Division of Social and Economic Opportunity, Bureau of Neighborhood Services Opportunity
(617) 727-7004

SOCIAL SERVICE AND ANTI-POVERTY PROGRAMS

LOW-INCOME HOME ENERGY ASSISTANCE

The Low-Income Home Energy Assistance Program (LIHEAP) provides help with home heating costs for low-income, elderly and handicapped clients. Low-income persons are funded with federal money; elderly and handicapped persons with state money.

PROGRAM: Combined federal and oil overcharge funding.

ELIGIBILITY: Persons with incomes up to 150% of the federal poverty level; one and two member households with income up to 175%.

CONTACT: Division of Social and Economic Opportunity, Bureau of Energy Programs, Fuel Assistance Unit
(617) 727-7004 or (800) 632-8175

LOW-INCOME WEATHERIZATION ASSISTANCE

The Low-Income Weatherization Assistance Program provides funding to undertake weatherization improvements in residential units occupied by low income persons. Weatherization improvements include insulation, caulking and air sealing as well as storm window replacement and burner repair. Weatherization improvements are provided directly to households through regional nonprofit subgrantee organizations.

PROGRAM: Federal funding.

ELIGIBILITY: Persons with incomes up to 150% of the federal poverty level; priority for elderly, disabled and families with small children.

CONTACT: Division of Social and Economic Opportunity, Bureau of Energy Programs, Energy Conservation Unit
(617) 727-7004 or (800) 632-8175

HEATING EMERGENCY ASSISTANCE RETROFIT TASK WEATHERIZATION ASSISTANCE

The Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) is designed to prevent homelessness by providing emergency help for failed heating systems. Under the program, burners or heating systems can be repaired, retrofitted or replaced, or cleaned and tuned to improve efficiency.

PROGRAM: State designed, with federal and/or oil overcharge funding.

ELIGIBILITY: Persons with incomes up to 150% of the federal poverty level including elderly and handicapped persons.

CONTACT: Division of Social and Economic Opportunity, Bureau of Energy Programs, Energy Conservation Unit

(617) 727-7004 or (800) 632-8175

INDIAN AFFAIRS AND ASSISTANCE

The Commission on Indian Affairs provides a broad spectrum of services to Native Americans.

Native American Information and Referral Services centralizes information on all programs in the Commonwealth which offer services of use to Native Americans, including the Massachusetts Indian Scholarship Committee, which issues tuition waivers to Native American students at state schools of higher education.

As part of the Native American Advocacy Program, the Commission drafts and supports federal and state legislation affecting Native Americans, as well as providing access to address legal issues affecting Native Americans. The Prison Counselling and Training Program provides spiritual and educational counselling and training programs for those incarcerated in New England prisons. The Commission generates and supports cultural programs for the general public on Indian crafts, art, music and dance through national and international festivals. The Commission also implements the state law protecting unmarked gravesites, some of which are Native American, by providing reinternment for skeletal remains disinterred by development or construction projects.

PROGRAM: State-funded program.

ELIGIBILITY: Open to anyone of Native American descent.

CONTACT: Commission on Indian Affairs (617) 727-6966

SOCIAL SERVICE AND ANTI-POVERTY PROGRAMS

CSBG SPECIAL PROJECTS

The Special Projects Program, funded from a 5% set-aside of Community Service Block Grant (CSBG) money, supports innovative anti-poverty initiatives and activities. Such projects can address a multitude of the problems facing low income families in the Commonwealth, including housing, employment, crime prevention, small business development, and other related social and self-sufficiency services.

PROGRAM: Federally funded component of CSBG program.

ELIGIBILITY: Criteria is set separately for each project.

CONTACT: Division of Social and Economic Opportunity, Bureau of Neighborhood Services (617) 727-7004

NEIGHBORHOOD HOUSING SERVICES

The Neighborhood Housing Services program (NHS) is designed to eliminate blight and revitalize targeted neighborhoods by supporting agency or individual housing rehabilitation projects.

The NHS program focuses on creating a working partnership among residents, local officials and private sector business and banking interests. The local organizations created under the program provide loans to homeowners and may undertake rehabilitation projects directly. The goals of the NHS are to:

- improve housing conditions
- foster neighborhood stability
- increase availability of housing rehab loans for low/moderate income residents

PROGRAM: State-funded loan program.

ELIGIBILITY: Community and neighborhood nonprofits; low and moderate income homeowners in targeted communities.

CONTACT: Division of Social and Economic Opportunity, Bureau of Neighborhood Services (617) 727-7004

COMMUNITY FOOD AND NUTRITION PROGRAM

The Community Food and Nutrition Program (CFNP) focuses on nutrition education and outreach programs for unemployed and low-income individuals and families.

The program, working through regional food banks and networks, carries out the following activities:

- improving coordination of existing private and public assistance resources to better serve the poor
- helping identify potential sponsors of child nutrition programs and initiate programs in unserved areas
- developing innovative approaches to meet nutritional needs

PROGRAM: Federally funded program.

ELIGIBILITY: Public and private nonprofit organizations.

CONTACT: Division of Social and Economic Opportunity, Bureau of Neighborhood Services (617) 727-7004

COMMUNITY SERVICE BLOCK GRANT

The Community Service Block Grant program (CSBG) provides funds for 25 designated community action agencies to enhance the quality of life and promote self-sufficiency among the poor.

The annual entitlement primarily supports family oriented programs dealing with the following issues:

- | | |
|------------------------------|---------------------------|
| - homelessness prevention | - domestic violence |
| - youth development | - teen pregnancy/advocacy |
| - child development/day care | - elderly services |
| - drugs/substance abuse | - employment/training |
| - energy programs | - infant mortality |
| - health care | - crime prevention |
| - education/literacy | - emergency assistance |
| - nutrition | - transportation |
| - legal assistance | - immigration assistance |

PROGRAM: Federally funded program, administered by EOCD through designated Community Action Agencies (CAAs).

SOCIAL SERVICE AND ANTI-POVERTY PROGRAMS

ELIGIBILITY: CAAs must meet federal requirements under CSBG. Local CAA would have eligibility requirements for individual programs.

CONTACT: Either local CAA or Division of Social and Economic Opportunity, Bureau of Neighborhood Services (617) 727-7004.

NOTE: ALSO SEE SMALL CITIES COMMUNITY DEVELOPMENT FUND UNDER COMMUNITY/ECONOMIC DEVELOPMENT

ALSO SEE HOMELESSNESS INTERCEPT PROGRAM UNDER HOUSING-GENERAL

Housing - General



HOUSING - GENERAL

HOME

The HOME initiative is designed to produce affordable housing units for rent or purchase by low or moderate income households. Established by the Cranston-Gonzalez National Affordable Housing Act of 1990, the program is administered by HUD with Massachusetts as a participating jurisdiction and EOCD overseeing implementation.

Projects to be funded include those which will increase rental housing, provide first time homeownership assistance, rehabilitation assistance for existing homeowners and tenant-based rental assistance. EOCD is encouraging applications for moderate or substantial rehabilitation and/or completion of rehabilitation of distressed or failed properties as well as applications that will benefit distressed neighborhoods.

Fifteen percent (15%) of the funds will be set aside for nonprofit organizations constituted as community housing development organizations (CHDOs). Thirty nonprofit organizations in Massachusetts have already applied for such a designation.

PROGRAM: Federal grant program.

ELIGIBILITY: For-profit developers; nonprofit developers; nonprofit organizations constituted as CHDOs; municipalities. All applications require the approval of the chief elected official of the community to benefit from the funds.

CONTACT: Division of Private Housing Programs (617) 727-7824

HOUSING OVERSTOCK AND FORECLOSURE INITIATIVES PROGRAM

The Housing Overstock and Foreclosure Initiatives Program (sometimes called REO for Real Estate Owned) is intended to make available foreclosed or overstock properties to low- and moderate-income families and provide help that will allow them to become property owners.

Home Advantage, a program which complements REO, provides counseling, financing of repairs and deleading, help with down payments and closing costs and discounted purchase prices. Home Advantage is a public/private partnership of EOCD, MHFA, CHAPA, FNMA, banks, nonprofit home counselling agencies and real estate professionals

The programs together help develop affordable housing initiatives for regulatory agencies controlling such properties and maintain an inventory of properties held by the public and private sector.

PROGRAM: State information program with loan component.

ELIGIBILITY: Potential home buyers take advantage of the program through a local nonprofit home counseling agency, and must meet MHFA income and eligibility requirements for the area in which the property is located.

CONTACT: Division of Private Housing Programs
(617) 727-7824

HOUSING APPEALS COMMITTEE - CHAPTER 40B

To promote the creation of affordable housing, the Housing Appeals Committee adjudicates disputes arising under the state's comprehensive permit law, Chapter 40B, Sections 20-23. This law allows a local zoning board of appeals to issue a comprehensive permit overriding town zoning and other local regulations. A developer, nonprofit organization or government agency that proposes to build or substantially rehabilitate subsidized low- or moderate-income housing can appeal to the Housing Appeals Committee if the board either denies the comprehensive permit or grants the permit subject to conditions which make the proposal uneconomic.

PROGRAM: State program.

ELIGIBILITY: Any developer denied an unconditional comprehensive permit by a ZBA in a city or town with less than 10% of its housing units affordable to low or moderate income persons.

CONTACT: Housing Appeals Committee (617) 727-6192

LOCAL INITIATIVE PROGRAM

The Local Initiative Program (LIP) stimulates affordable housing production by allowing local governments to work in partnership with project sponsors. LIP also provides for possible modification of present zoning requirements in a community.

Project applications include comprehensive permit projects and inclusionary zoning projects. Comprehensive permit projects must seek a comprehensive permit from the local zoning board of appeals after EOCD has reviewed and approved their applications and may build at a higher density than local zoning ordinarily allows. In addition such projects

HOUSING - GENERAL

must reserve at least 25% of the units as low-income units. Inclusionary zoning projects must gain EOCD approval in addition to permits confirming that the proposal conforms to existing zoning. The project may include new or existing units and there is no minimum percentage of low-income units required for such applications.

PROGRAM: State program involving no direct dollars, but subsidizing technical assistance and project review costs.

ELIGIBILITY: For-profit developers, nonprofit developers and local government entities. All applications require the approval of the chief elected official in the community that will benefit from the funds.

CONTACT: Division of Private Housing Programs (617) 727-7824

MANUFACTURED HOUSING COMMISSION

(formerly known as the Mobile Home Commission)

The Manufactured Housing Commission, created by the legislature, is responsible for studying and reporting on issues and problems relating to mobile homes, mobile home parks or to their residents. The five member Commission files its reports with the legislature, sometimes in the form of proposed legislation.

In addition, the Commission is required to compile a directory of all mobile home parks in the state.

PROGRAM: State-funded program. **NOTE:** Membership and responsibilities of the Commission are currently being revised.

ELIGIBILITY: Any resident of a mobile home park or owner or operator of a mobile home park can bring issues before the Mobile Home Commission.

CONTACT: Division of Community Services (617) 727-7001

HOMELESSNESS INTERCEPT PROGRAM

The Homelessness Intercept Program (HIP) provides a rich variety of support services for families and individuals designed to remove them from damaging motel/hotel placements and to help them retain stable housing. Implementation of HIP includes pursuing an aggressive housing placement program, family mediation, landlord dispute resolution, involvement of diverse community resources, job counseling and training in child care and money management. The intention of the program is preventative; offering the kind of

support that allows families to undertake a larger share of responsibility for their own lives and helping them retain stable housing.

The goals of the program are carried out by a statewide network of housing and service providers, under contract to EOCD and directed by EOCD staff. HIP is funded substantially by the Department of Welfare and partially by the Executive Office of Communities and Development.

PROGRAM: State-funded and EOCD-designed program.

ELIGIBILITY: Any family presently in a motel or shelter; any low-income family in jeopardy of losing stable housing.

CONTACT: Division of Social and Economic Opportunity (617) 727-7004, Ext. 134.

LEAD ABATEMENT PROGRAM

This program creates initiatives to control lead hazards in privately owned housing. Eight to twelve local and regional non-profit housing development and rehabilitation agencies will act as subcontractors providing health education, case management and grants or loans for inspection or abatement activities to eligible owners of private residential units. Statewide, approximately 800 - 1000 units will be inspected and abated under the program, which is expected to begin operation about June 1, 1994.

All inspection and abatement work must meet the requirements of the Massachusetts Lead Law. Both owner-occupied and rental units can be assisted, but all units assisted must remain affordable to low and moderate income occupants for five years after the work is completed.

PROGRAM: \$6 million HUD funded grant and loan program.

ELIGIBILITY: Private residential units. Owner occupied units can be aided if owner income is no more than 95% of median income for area; rental units can be aided if occupant income is no more than 80% of median for area.

CONTACT: Division of Community Services, Lead Paint Abatement Program. Program Manager, Andrew Nelson at (617) 727-7001, Ext. 480.

Housing - Homeownership



HOUSING - HOMEOWNERSHIP

SOFT SECOND LOAN PROGRAM

The Soft Second Program increases affordable homeownership opportunities for low- and moderate-income first-time home buyers.

This EOCD/MHP program is a joint initiative of the public and private sectors and combines a conventional 30-year fixed rate first mortgage with a subsidized second mortgage. The down payment required is only 5% and the homeowner is allowed to borrow up to 20% (not to exceed \$25,000) of the purchase value, thus avoiding the additional expense of private mortgage insurance. The homeowner is required to pay interest only on the second mortgage for the first ten years. In addition, public funds are used to cover a substantial portion of the interest due on the first mortgage for the first five years. The public investment is secured by the junior mortgage repayable at the time of resale or refinancing

PROGRAM: State loan program.

ELIGIBILITY: Municipalities are eligible to apply on behalf of buyers with household incomes below 80% of median income. Borrowers are expected to secure a conventional mortgage and to contribute no less than 28% and no more than 33% of their income for mortgages and all other housing expenses.

The maximum purchase price allowed by the program is \$110,000 for a condominium and \$125,000 for a single family home.

CONTACT: Division of Private Housing Programs (617) 727-7824

HOUSING OVERSTOCK AND FORECLOSURE

SEE HOUSING - GENERAL

HOME

SEE HOUSING - GENERAL

HOMEOWNERSHIP OPPORTUNITY PROGRAM

The Homeownership Opportunity Program (HOP) encourages the development of mixed-income homeownership projects sponsored by community housing partnerships and developers.

HOP, jointly administered by EOCD and MHFA, allows either condominium or single family development with at least 30% of the units reserved for purchase by families below 80% of median income. Those eligible buyers receive below-market mortgages through MHFA as well as interest subsidy assistance from EOCD. Since many of the units are made available for 15% to 50% less than appraised value, the state imposes a deed restriction on all resales to preserve the affordability of the units for new buyers.

PROGRAM: State loan program. NOTE: As of this date all funds have been committed for projects and no new applications are being accepted. However, some HOP project sponsors are still marketing units and some units have become available for resale. These units are available to qualified buyers at a rate which provides a \$5,000 savings in interest costs over the first five years of the mortgage.

ELIGIBILITY: Eligible buyers of HOP affordable units must have incomes below 80% of median income and downpayments of 5%.

CONTACT: Division of Private Housing Programs (617) 727-7824

LOCAL INITIATIVE PROGRAM

SEE HOUSING - GENERAL

Housing - Rental Construction/ Rehab/Operation



HOUSING - RENTAL CONSTRUCTION/REHAB/OPERATION

SMALL CITIES HOUSING DEVELOPMENT SUPPORT PROGRAM

The Housing Development Support Program provides "gap financing" to assist communities with creation, improvement and retention of affordable housing. Among the tools used in the program is funding for substantial rehabilitation, reclamation and conversion for mixed housing and commercial uses and support for infrastructure. The project can be designed to assist a special needs population. Because this program uses CDBG funds, any project must primarily benefit low- and moderate-income persons.

PROGRAM: Federally funded grant program through CDBG funds.

ELIGIBILITY: Cities and towns of less than 50,000 population which are not entitlement communities.

CONTACT: Division of Community Services, Bureau of Small Cities (617) 727-7001

LOW INCOME HOUSING TAX CREDITS

The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income family housing, as well as special needs housing and low-income housing preservation.

The program, created by the federal Tax Reform Act of 1986, awards federal tax credits to investors in low-income housing. At least 20% of the units must be reserved for and made affordable to persons with incomes 50% or less than the area median gross income or at least 40% of the units must be made affordable for persons with incomes 60% or less than the area median income. In addition, the project must be retained as low income housing for 30 years.

PROGRAM: Federal tax credit program.

ELIGIBILITY: For-profit and non-profit developers.

CONTACT: Division of Private Housing Programs (617) 727-7824

TAX EXEMPT LOCAL LOANS TO ENCOURAGE RENTAL PRODUCTION

This program, called TELLER, increases affordable rental housing production by providing tax exempt financing through local housing authorities.

TELLER allocates a portion of the state's bond volume cap to housing authorities, which issue bonds for the development of rental housing. In most cases, the developer participating in the program must obtain a letter of credit enhancement from an independent financial institution. Program requirements include reserving 20% of the units being developed for tenants with incomes at or below 50% of median income, or 40% of the units being reserved for tenants at or below 60% of median income.

PROGRAM: State loan program.

ELIGIBILITY: For-profit developers, non-profit developers and local government entities. All applications require the approval of the chief elected official of the community that will benefit from the funds. **NOTE:** No applications are being accepted at this time.

CONTACT: Division of Private Housing Programs (617) 727-7824

RENTAL DEVELOPMENT ACTION LOAN

The Rental Development Action Loan program (RDAL) supports rental housing and limited equity cooperatives for low and moderate income families.

An RDAL loan is a 15-year subsidy which reduces ongoing operating costs such as debt service for small to medium size developments. Long term financing may be provided by MHFA or a private lender. It is used for new construction, preservation, or rehabilitation of partially occupied buildings and low-income affordability is required for 15 to 20 years. At least 50% of the units must contain two or more bedrooms and at least half of those must be reserved for low income families.

PROGRAM: State loan program. **NOTE:** As of this date, all funds have been committed to projects and no further applications are being accepted.

ELIGIBILITY: Private, limited dividend, for-profit or non-profit entities.

CONTACT: Division of Private Housing Programs (617) 727-7824

HOUSING - RENTAL CONSTRUCTION/REHAB/OPERATION

HOUSING INNOVATIONS FUND

The Housing Innovations Fund (HIF) was created to finance innovative housing needs in the Commonwealth such as single room occupancy housing (SRO), limited equity cooperatives and special needs housing for the terminally ill, victims of immunological deficiencies and those recovering from substance abuse.

HIF provides long term investment in housing with a deferred payment capital loan and has been newly recapitalized under the 1994 Housing Bond bill. As long as the property remains affordable to low-income persons and meets other guaranteed conditions, the loan does not need to be repaid for 30 years. At least 50% of the residents of HIF projects must be low income.

PROGRAM: State loan program. Regulations are in the process of being drafted.

ELIGIBILITY: Nonprofit entities only. **NOTE:** Applications accepted after June of 1994.

CONTACT: Division of Private Housing Programs (617) 727-7824

STATE HOUSING ASSISTANCE FOR RENTAL PRODUCTION

The State Housing Assistance for Rental Production program (SHARP) is used to generate mixed income family housing production, 25% of which must be affordable.

The loan program combines long term financing through issuance of tax exempt bonds by the Massachusetts Housing Finance Agency (MHFA) with a state subsidy to reduce financing costs to 5%. SHARP loans have a term of 15 years but the affordability requirement is preserved for a longer term. If the private owner does not want to maintain the development as affordable housing, the SHARP option allows the state to acquire the property for the lower of the determined price or market value or to arrange for its sale to another owner who will preserve the low income affordability.

PROGRAM: State loan program. **NOTE:** As of this date, all funds have been committed to projects and no new applications are being accepted.

ELIGIBILITY: For-profit and nonprofit developers.

CONTACT: Division of Private Housing Programs (617) 727-7824

FAMILY LOW INCOME HOUSING - CH. 705

The intention of the Chapter 705 program is to provide housing for low-income families which allows integration into existing neighborhood settings.

The program, operated through LHAs, typically develops properties with a small number of units. The LHA may, in certain circumstances, acquire existing homes or condominium units instead of constructing new units.

PROGRAM: State grant program.

ELIGIBILITY: LHAs on behalf of tenants meeting tenant eligibility criteria.

CONTACT: For development; Bureau of Housing Development and Construction (617) 727-7130, Ext. 600

For occupancy; LHA or Bureau of Public Housing Management (617) 727-3240, Ext. 665

ELDERLY LOW INCOME HOUSING CH. 667

The Chapter 667 program provides housing for the low income elderly as well as for those qualified persons of any age with disabilities.

The program affords Local Housing Authorities the opportunity to construct or acquire and rehabilitate either conventional elderly housing or congregate housing. Congregate housing combines shared living spaces with home care and visiting nurse services, provided by EOEA, as needed. Chapter 667 was originally passed by the legislature in 1954.

PROGRAM: State grant program.

ELIGIBILITY: LHAs on behalf of tenants who are 62 years of age or older meeting the tenant income eligibility criteria, and people of any age meeting the tenant eligibility criteria who are handicapped.

CONTACT: For development; Bureau of Housing Development and Construction (617) 727-7130, Ext. 600

For occupancy; LHA or Bureau of Public Housing Management (617) 727-3240, Ext. 665

HOUSING - RENTAL CONSTRUCTION/REHAB/OPERATION

PUBLIC HOUSING MODERNIZATION

The goal of the housing modernization program is to protect the investment made in public housing by the state over the last forty years by providing funds for capital maintenance of these developments.

A three phase program instituted in 1983 funded structural repairs, building system upgrades and kitchen and bathroom renovations for 30,000 of the 47,000 public housing units in the state. LHAs assessed the reconstruction needs and were awarded grants for these projects. New funding for these types of capital and maintenance needs will be available in the future.

PROGRAM: State grant program.

ELIGIBILITY: Local housing authorities.

CONTACT: Division of Housing and Community Development, Bureau of Housing Development and Construction, (617) 727-7130, Ext. 600

STATE AIDED FEDERAL PUBLIC HOUSING MODERNIZATION

The goal of the State Aided Federal Public Housing Modernization program (SAFPHM) is to rehabilitate and modernize federally funded public housing projects using both state and federal funds. SAFPHM seeks to achieve renovation and modernization in distressed federally assisted projects under the terms of the Comprehensive Housing Act of 1987.

PROGRAM: Federal matching grant demonstration program. No new funding available.

ELIGIBILITY: LHAs for federally funded public housing projects in need of renovation, repair, rehabilitation, or modernization of major systems.

CONTACT: Division of Housing and Community Development, Bureau of Housing Development and Construction (617) 727-7130 .

PUBLIC HOUSING OPERATING SUBSIDY CHAPTERS 200, 667, 689, 705

The Housing Operating Subsidy Program provides annual funding commitments for the operation of EOCD funded public housing stock. In addition, for most of the units under

the legislative chapters listed above, EOCD works with other appropriate state agencies to supply a wide variety of support services. These include some physical adaptations of the living units, congregate living support, and special elderly services.

PROGRAM: State operating subsidy/service subsidy.

ELIGIBILITY: LHAs on behalf of tenants in EOCD funded LHA housing are eligible for a wide variety of programs. Please see listings under Social Services.

CONTACT: Division of Housing and Community Development, Bureau of Public Housing Management (617) 727-3240, Ext. 665

SECTION 8 NEW CONSTRUCTION CHAPTERS 167, 667, 689, 705

The purpose of the Section 8 program is to provide affordable housing to low-income families and the elderly. Tenants pay 30% of their adjusted gross income for rent and the federal government subsidizes the difference between this amount and the total contract rent.

The program is a unique combination of state and federal initiatives which provide 35 to 40 year mortgages through HUD funding to amortize construction costs, pay the administrative costs of the program and subsidize tenant rents. The Commonwealth, as its contribution to the program, funds construction and permanent mortgage financing as well as administering the 18 developments and is repaid the development and rehab costs of these projects from the project income. The developments themselves are owned by LHAs.

Under this overall Section 8 program are individual housing initiatives. Please See: Special Needs Housing Production (Ch. 689 and 167), Elderly Low Income Housing Production (Ch. 667) and Family Housing Production (Ch. 705).

PROGRAM: Combined federal and state funding. As of this date, all funds are committed and no new production will be undertaken.

ELIGIBILITY: See tenant eligibility criteria listed under the individual housing programs.

CONTACT: Division of Housing and Community Development, Bureau of Housing Management (617) 727-3240, Ext. 665

HOUSING - RENTAL CONSTRUCTION/REHAB/OPERATION

SECTION 8 SUBSTANTIAL REHABILITATION - CHAPTERS 200, 667, 689, 705

Section 8 Substantial Rehabilitation Program, provides reconstruction funds for substandard or aging subsidized housing units within individual housing programs such as:

- Chapter 200 veterans family housing
- Chapter 667 elderly housing
- Chapter 689 special needs housing
- Chapter 705 family housing

Under this program as with Section 8 New Construction, tenants pay 30% of their adjusted gross income for rent while the federal government subsidizes the difference between that amount and the total contract rent.

The program involves both public and quasi-public entities with HUD usually committing 35 to 40 years of rent subsidies and amortization of rehab costs and the Commonwealth contributing rehabilitation funds and permanent mortgage financing. The Commonwealth is repaid the development and rehab costs from the project income. MHFA funded the rehab of the largest single project.

PROGRAM: Joint federal and state program with some financial involvement by MHFA. As of this date all funds are committed and no further programs will be undertaken

ELIGIBILITY: See tenant eligibility criteria listed under the individual housing programs

CONTACT: Division of Housing and Community Development, Bureau of Housing Management (617) 727-3240, Ext. 665

Housing - Rental Assistance



HOUSING - RENTAL ASSISTANCE

SECTION 8 VOUCHER

The Section 8 Voucher Program provides a rental subsidy to low income individuals and families which allows them to select any rental unit which meets HUD and EOCD requirements anywhere in the Commonwealth. The tenant's subsidy is based on a payment standard established by HUD which adjusts for family size and location of the rental unit.

Under the program, the tenant is guaranteed a subsidy that is equal to the difference between the payment standard and 30% of the tenant's income. There is no limit on the rent the tenant can pay provided it is reasonable in comparison to similar unassisted rents.

PROGRAM: Federally funded program.

ELIGIBILITY: Households whose income is less than 50% of the median income in the area where they reside. Priority is given to the homeless or those at risk of being homeless.

CONTACT: Division of Housing and Community Development, Bureau of Section 8 (617) 727-7133, Ext. 655

SECTION 8 EXISTING CERTIFICATE

The Section 8 Existing Certificate Program also provides a rental subsidy in the form of a certificate to low income individuals and families which allows them to select any rental unit which meets HUD and EOCD requirements anywhere in the Commonwealth (see above). However, in this version of the program, there is a limit placed on the amount of rent the program will pay and a limit of 30% of income which can be paid by a tenant for rent.

PROGRAM: Federally funded program.

ELIGIBILITY: Households whose income is less than 50% of the median income in the area where they reside. Priority is given to the homeless or those at risk of being homeless.

CONTACT: Division of Housing and Community Development, Bureau of Section 8 (617) 727-7130, Ext. 655

SECTION 8 MODERATE REHAB PROGRAM

The Section 8 Moderate Rehab Program (MRP) is designed to upgrade substandard housing and bring rental units in need of moderate rehabilitation into the market as low-income housing.

The program provides a 15-year guaranteed rental agreement to owners of rental housing needing a minimum of \$1,000 of work to reach compliance with HUD standards (\$3,000 for SROs). In exchange for this guarantee, the owner agrees to rent the unit to a low-income household. The program is also designed to dilute the concentration of assisted units in many parts of the Commonwealth.

PROGRAM: Federally funded program.

ELIGIBILITY: Property owners whose rental units require a minimum of \$1,000 per unit (\$3,000 for a SRO). Households whose income is less than 50% of the median income in the area where they reside. On-going project, but no new funding available for '93-'94.

CONTACT: Division of Housing and Community Development, Bureau of Section 8 (617) 727-7130, Ext. 655

SECTION 8 PROJECT BASED ASSISTANCE

Section 8 Project Based Assistance (PBA) is designed to tie a Section 8 subsidy to a rental unit for up to five years and to provide a variety of services to the household in cooperation with other state agencies. HUD allows EOCD to designate up to 15% of their Section 8 certificates for this program.

An example of a project which has been supported through these means involves PBA funding for 42 units housing persons with immunological disorders. This initiative was developed in concert with the Massachusetts Department of Public Health, which committed \$1 million in service dollars to assist the residents of these units.

PROGRAM: Federally funded program.

ELIGIBILITY: Low-income persons on an EOCD regional administrative waiting list: housing units with at least \$1,000 required in rehab to meet HUD housing quality standards.

CONTACT: Division of Housing and Community Development, Bureau of Section 8 (617) 727-7130, Ext. 655

HOUSING - RENTAL ASSISTANCE

FAMILY SELF SUFFICIENCY SECTION 8 PROGRAM

The Family Self Sufficiency Program is designed to coordinate Section 8 rental assistance, through vouchers and certificates, with public and private resources to enable families to achieve economic independence and self-sufficiency. The effort will provide job training, educational and other services to clients over a five year period to alleviate the clients' need for public assistance.

Authorized by the 1990 National Affordable Housing Act, the program establishes a 5-year contract between willing clients and EOCD, with the commitment of the client to undertake an array of activities designed to foster economic independence. This program is now a permanent on-going federal requirement for all future federal housing dollars.

PROGRAM: Federal program.

ELIGIBILITY: Persons with incomes below 50% of the area median income.

CONTACT: Division of Housing and Community, Development, Bureau of Section 8 (617) 727-7130, Ext. 655

MASSACHUSETTS RENTAL VOUCHER PROGRAM

(Formerly known as the 707 Program)

The Massachusetts Rental Voucher Program (MRVP) increases the flexibility with which EOCD can service low-income families' and individuals' housing needs by offering rental subsidies which are either tenant or project based. In both cases, the program is administered by local or regional housing authorities.

The MRVP voucher can be used for two purposes:

- Mobile tenant-based vouchers are valid for any housing unit that meets EOCD's housing quality standards. They are assigned to the tenant rather than to a particular location.
- Project based vouchers are assigned to a particular housing development. Owners of these developments agree to rent each unit to an eligible low income tenant and the voucher doesn't move from the designated location even if the tenant chooses to move.

PROGRAM: State-funded program; the mobile portion of the program has been closed to new participants.

ELIGIBILITY: Mobility vouchers have been frozen and cannot be reissued to another applicant when a household leaves the program. However, Project Based units are filled upon vacancy, with individuals or households whose income does not exceed 200% of the federal poverty standards.

CONTACT: Local or regional housing authorities, or Division of Housing and Community Development, Bureau of State Rental Assistance (617) 727-7130, Ext. 655

Housing - Special Needs



HOUSING - SPECIAL NEEDS

SPECIAL NEEDS HOUSING CHAPTERS 689, 167

The Chapter 689 and Chapter 167 programs are designed to provide for the specialized housing needs of LHA tenants who have mental illness or mental or physical disabilities. The intention is to help individuals maintain maximum personal independence by providing on-site services.

Such housing is developed by the Local Housing Authority (LHA) in conjunction with those state agencies under the Executive Office of Health and Human Services that provide specialized services to the target population. The original program was enacted in 1974, while certain capital grant funding for housing for the chronically mentally ill was passed in 1987.

PROGRAM: State grant program to deliver housing with EOHS providing support services for their program participants.

ELIGIBILITY: Any LHA on behalf of EOHHS program participants with mental or developmental illness, developmental disabilities, or substance abuse problems, as well as abused adolescents, pregnant and parenting teens and persons with mobility and/or sensory impairments.

CONTACT: For information on development, call the Division of Housing and Community Development, Bureau of Housing Development and Construction (617) 727-7130

For information on occupancy, call LHA or Division of Housing and Community Development, Bureau of Public Housing Management (617) 727-3240, Ext. 665

ELDERLY LOW INCOME HOUSING - CHAPTER 667

SEE HOUSING - RENTAL CONSTRUCTION/REHAB/
OPERATION

MCKINNEY SUPPORTIVE HOUSING DEMONSTRATION

The McKinney Permanent Housing (PH) for the Handicapped Homeless Program develops community-based long-term housing and support services for handicapped homeless persons. The intention is to maximize resident's ability to live independently within the permanent housing environment.

Operation of the permanent housing and coordination of support services is done by a private nonprofit or LHA.

PROGRAM: Federally funded grant program.

ELIGIBILITY: Nonprofit organization or public local housing authority for acquisition, rehabilitation, operating costs and supportive services. New construction grants are avail-

able under limited circumstances.

CONTACT: Division of Housing and Community Development, Bureau of Public Housing Management (617) 727-3240, Ext. 665

HARD TO HOUSE HOMELESS TRANSITION HOUSING DEMONSTRATION

The Hard to House Homeless Transition Demonstration Project (HHS) helps families develop the necessary skills to maintain permanent housing.

Case management and a more normal living environment in public housing units as temporary transitional shelter are used as tools to help families learn how to manage. Those successfully completing the program are provided permanent affordable housing (in many cases in the same unit where the family has been temporarily sheltered.)

PROGRAM: Federally funded three-year demonstration program.

ELIGIBILITY: Joint federal/state requirements; call number listed below.

CONTACT: Division of Housing and Community Development, Bureau of Public Housing Management (617) 727-3240, Ext. 665

FACILITIES CONSOLIDATION LOAN PROGRAM

The Facilities Consolidation Fund is a bond financed loan program developed to help build community-based housing opportunities for the Departments of Mental Health and Mental Retardation.

This program provides long term investments in housing with a deferred payment capital loan. The loan is deferred for a period of 30 years. This program is run in cooperation with the Commonwealth's Executive Office of Health and Human Services and Division of Capital Planning and Operations.

PROGRAM: State Loan Program. Regulations are in the process of being drafted.

ELIGIBILITY: Non-profit entities only. The project must also meet the preapproved needs of the DMR or DMH.

CONTACT: Division of Private housing (617) 727-7824

NOTE: ALSO SEE SMALL CITIES HOUSING DEVELOPMENT SUPPORT PROGRAM UNDER HOUSING RENTAL CONSTRUCTION. ALSO SEE SMALL CITIES COMMUNITY DEVELOPMENT FUND UNDER COMMUNITY/ECONOMIC DEVELOPMENT

HOUSING - SPECIAL NEEDS

AIDS HOUSING PROGRAM

Among the most critical of special housing needs in the Commonwealth is housing for people with HIV/AIDS. EOCD has instituted a new and aggressive set of programs and policies which, taken together, will result in the creation of significant amounts of new housing stock for people with HIV/AIDS.

The policies involve an allocation of new funding from some present EOCD programs, including HOME and the Housing Innovations Fund (HIF), as well as adoption of new guidelines for construction of housing units or substantial rehabilitation of existing units. Under HOME, \$2 million has been allocated for approximately 140 new tenant-based rental assistance certificates for two years. Under HIF, \$3 million has been allocated for 125-150 new units in 12-15 new construction projects. The revised guidelines for other EOCD projects encourage the creation of individual bathrooms, kitchens and thermostats in state funded projects as a means of accommodating tenants with HIV/AIDS. In addition, negotiations are presently underway with the federal government to allocate a portion of EOCD's Section 8 vouchers for HIV/AIDS tenants.

Those who provide housing units for people with HIV/AIDS will receive bonus points on HOME/Low-Income Housing Tax Credit (LIHTC) applications.

EOCD has also involved its partners in stimulating the creation of additional AIDS housing units. These partners include the quasi-public Massachusetts Housing Finance Agency (MHFA), the Massachusetts Housing Partnership (MHP), and the Community Economic Development Assistance Corporation (CEDAC).

PROGRAM: Federally funded under HOME program; state funded under HIP program.

ELIGIBILITY: Under HOME: For-profit and non-profit developers; non-profit organizations constituted as CHDOs; municipalities. All projects require approval of the chief elected official of the community and must include units for AIDS or HIV tenants. Under HIF: Non-profit entities only. Must include units for AIDS or HIV tenants.

CONTACT: Division of Private Housing Programs (617) 727-7824.

Technical Assistance and Training



TECHNICAL ASSISTANCE AND TRAINING

SMALL CITIES TECHNICAL ASSISTANCE

Small Cities staff offers technical assistance, training sessions and regional workshops for local staff involved in any community development project funded within the program. In addition, application assistance is offered.

PROGRAM: Federally funded service program.

ELIGIBILITY: Cities and towns of less than 50,000 population which are not entitlement communities and which are involved in a community development project funded by Community Development funds.

CONTACT: Division of Community Services, Bureau of Small Cities (617) 727-7001

LOCAL ECONOMIC DEVELOPMENT TECHNICAL ASSISTANCE

EOCD's Local Economic Development Technical Assistance program is designed to improve economic development capacity at the local and regional levels. Assistance, provided by the staff of the Bureau of Local Economic Development, includes training sessions, workshops and site visits.

EOCD staff will help communities and regions create non-profit partnership organizations to undertake development. Downtown Partnerships and EDICs are two organizations of this type. In addition, EOCD staff will work with developers and bankers and will assist communities in reviewing the possible use of local IDFAs to finance projects through tax exempt or taxable bonds.

PROGRAM: State-funded technical assistance program.

ELIGIBILITY: Any city or town.

CONTACT: Division of Community Services, Bureau of Local Economic Development (617) 727-7001

MUNICIPAL TECHNICAL ASSISTANCE

This service program includes a series of initiatives designed to provide necessary and useful technical assistance to local officials in any area relating to municipal government, from finance and budgeting to personnel development. These include:

- EOCD site visits to discuss specific problems and potential solutions with municipal staff
- Federal Grant Alert provides information on federal grants and programs
- Municipal Charter and Special Revision assistance to review municipal charters and/or implement new forms of local government
- Total Quality Management information, training and implementation assistance
- Peer-to-Peer technical assistance which matches a need within one community with the skill or knowledge in a local official from another community, so that the latter can train, inform, or even implement a new program for the former

PROGRAM: State-funded local assistance program.

ELIGIBILITY: Any city or town in the Commonwealth can request these services.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001

PUBLIC HOUSING CAPITAL IMPROVEMENT INVENTORY SYSTEM

The Public Housing Capital Improvement Inventory System (CIIS) tracks every capital component of all housing units built under EOCD auspices so as to monitor the condition of the housing stock and provide a budget management tool for LHAs.

PROGRAM: State service program.

ELIGIBILITY: All local housing authorities have access to this data base.

CONTACT: Division of Housing and Community Development, Bureau of Housing Development and Construction, (617) 727-7130

TECHNICAL ASSISTANCE AND TRAINING

PLANNING AND LAND USE TECHNICAL ASSISTANCE

A wide variety of land use and planning assistance is offered to municipalities by EOCD, including the following:

- Land Use Manager is published monthly and provides in-depth information on changes or interpretations of zoning laws
- general zoning and land use information by phone from EOCD staff
- site visits and consultations with EOCD staff
- training and seminar sessions for volunteer and paid staff of local planning and zoning boards and town clerks

PROGRAM: State-funded program.

ELIGIBILITY: Local agencies involved with land use or planning.

CONTACT: Division of Community Services, Bureau of Planning and Regionalism (617) 727-7001

STATE CLEARINGHOUSE

The State Clearinghouse coordinates the timely review of federal grant applications by state and regional governments to ensure that requests for federal funding are consistent with state and regional policies. In addition, the Clearinghouse acts as a statewide communication and coordination vehicle for requests for federal funding and actions proposed within the state. The Clearinghouse process is required by both federal and state executive orders.

The Clearinghouse produces a monthly publication summarizing federal grant applications and proposed federal agency actions, which is reviewed by state and regional government agencies. After the review and comment, applicants are notified that they have completed the process, a necessary step before federal agencies will approve grant awards.

PROGRAM: State program required by federal order.

ELIGIBILITY: Applies only to federal grant applications or federal agency actions.

CONTACT: Division of Community Services, Bureau of Municipal Management (617) 727-7001

NEIGHBORHOOD SERVICES TRAINING PROGRAM

A wide variety of workshops and training related activities are offered as part of the Bureau of Neighborhood Services efforts. These include the following:

- CEED (Community Enterprise Economic Development)

Training provided to newly funded CDCs on CEED orientation and organizational issues as well as on strategy development focussing on membership, strategic planning and economic development.

- HSP (Housing Services Program)

Instructional training and guidance on relevant housing laws as well as training on resource sharing, development, fund raising, dispute mediation techniques and landlord/tenant rights.

- CSBG (Community Services Block Grant)

Training and technical assistance for CAAs on strategic planning, principles and practices of case management and nutritional issues of low-income individuals, families and children.

- GENERAL

Training for all grantees of the bureau on issues such as coalition building, fundraising and grantsmanship, proposal writing, team development and linking government to community agencies.

PROGRAM: State-funded program.

ELIGIBILITY: Varies, call number below.

CONTACT: Division of Social and Economic Opportunity, Bureau of Neighborhood Services (617) 727-0050

TECHNICAL ASSISTANCE AND TRAINING

SECTION 8 TECHNICAL ASSISTANCE

The Bureau of Section 8 provides information and briefings on request on a broad spectrum of rental subjects, including the following:

- a wide variety of federal rental assistance initiatives
- landlord/tenant relationships in rental assistance
- training for nonprofit housing corporations on federal housing quality standards for Section 8
- federal and state lead paint requirements

PROGRAM: State-funded technical assistance program.

ELIGIBILITY: The general public, nonprofit organizations, advocacy groups, tenant and landlord groups as well as local and state officials may request such briefings or information assistance.

CONTACT: The Division of Housing and Community Development, Bureau of Section 8 (617) 727-7133 Ext. 665

ASSISTANCE FOR PUBLIC HOUSING DEVELOPMENT/CAPITAL IMPROVEMENT GRANT PROGRAMS

This support program provides technical assistance to local housing authorities through every phase of a project, from design to final construction.

Local housing authority renovation and construction plans are reviewed against the design criteria and construction standards that have been developed by EOCD, to ensure uniform standards are met. EOCD staff provides renovation, rehabilitation and construction technical assistance to housing authorities, during the actual building phase of a project.

In addition, this program provides assistance to any bureau, division or unit of the agency on plan review, code interpretation, building material technologies and site inspections.

PROGRAM: State technical assistance program.

ELIGIBILITY: All local housing authorities involved with a state-funded development or modernization grant; any bureau, division or unit of EOCD.

CONTACT: Division of Housing and Community Development, Bureau of Housing Development and Construction - Construction Management Unit or Research, Standards and Design Review Unit (617) 727-7130 Ext. 600

TECHNICAL ASSISTANCE ON BIDDING

The Office of the Chief Counsel and the Bureau of Housing Development and Construction offer technical assistance to contractors, to architects, to LHAs and to municipalities in complying with the requirements of the state's bidding laws for the procurement of services and in contracting for construction projects. EOCD conducts public bid workshops and provides detailed workbooks outlining the process. The technical assistance includes the following:

- technical advice in connection with the construction of any EOCD funded development
- assistance to local officials about public bid requirements relative to city or town construction projects
- assistance to LHAs in complying with state bidding laws related to public construction and the purchase of services to ensure compliance

PROGRAM: State-funded technical assistance program.

ELIGIBILITY: Local officials, contractors, architects, housing authority officials and staff and any interested state agency.

CONTACT: Candace Tempesta, Sr. Contract Administrator, Office of the Chief Counsel (617) 727-7078, Ext. 300

COMMUNITY PROFILES

EOCD has prepared detailed profiles for each city and town in the Commonwealth for use by the communities in planning, development and marketing. The profiles include hard data on population trends, demographics, budgets and services among other municipal information. Also included in the material is a short description or historical sketch of the community, either provided by the city or town or researched through historical documents, and a copy of the community seal.

PROGRAM: State funded program.

ELIGIBILITY: Every city and town is included in the series.

CONTACT: Office of Information Services, (617) 727-7147 Ext. 219

Quasi-Public Agencies



QUASI-PUBLIC AGENCIES

Affiliated quasi-public agencies are involved with EOCD in many of the programs described under their program headings in this material. Following are short descriptions of the various agencies themselves.

MASSACHUSETTS COMMUNITY DEVELOPMENT FINANCE CORPORATION

The Community Development Finance Corporation (CDFC) provides flexible funding for small business, economic development, housing, commercial and real estate development projects with a demonstrated potential for public benefit.

CDFC assistance aims to increase employment and affordable housing opportunities in low income areas in Massachusetts and is offered through partnerships with local community development corporations. Most projects involve private investors in partnerships with public sector institutions to assist local development efforts.

CDFC programs include:

- The Venture Capital Program - debt and equity financing for small businesses with investment ranging from \$100,000 to \$250,000 and CDFC providing up to one-third of total project financing.
- The Real Estate Program - flexible short-to-medium term financing for CDC sponsored real estate projects designed to help CDCs strengthen their capacity to develop affordable housing and to revitalize commercial and industrial property. CDFC can provide 20% of a project cost, up to \$250,000, for specific recoverable development expenses
- Contractor Bond Program - assists minority and women construction contractors to meet surety standards so they can qualify for bid, payment and performance bonds
- Thrift Fund for Economic Development - CDFC is one of five loan origination agencies for a \$100 million direct lending pool funded by savings banks for business investment
- Urban Initiative Fund - expands the capacity of minority owned businesses and community organizations through loans, grants and technical assistance in order to strengthen minority entrepreneurship, expand employment options and integrate the goals of economic development with those of human service programs and small business
- Commonwealth Enterprise Fund, Inc. - provides capital as well as management and technical assistance for minority and disadvantaged businesses in Massachusetts

COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION

The Community Economic Development Assistance Corporation (CEDAC) was created by the legislature in 1978 to increase the amount of affordable housing and to foster the revitalization of economically distressed areas by providing a range of development assistance programs to nonprofit development corporations throughout the Commonwealth.

Following are some CEDAC programs:

- Technical Assistance Advances (TAA) - low interest loans to cover mortgageable predevelopment costs and allow contractors to gain site control
- Front Money Loans - additional financing for predevelopment costs
- Site Control Loan Program - loans to nonprofit developers to secure privately-owned sites
- Spot Technical Assistance - simplified and expedited loan program which allows staff review rather than CEDAC board review
- Child Care Capital Investment Fund - technical assistance and term loans to metroBoston area child care providers to finance facilities' related capital spending

CONTACT: (617) 727-0506

MASSACHUSETTS GOVERNMENT LAND BANK

Created by the legislature in 1975, the Government Land Bank was designed as the state's tool to redevelop blighted areas and surplus government property and to aid public and private agencies in the conversion of former military bases to civilian use. The goals of Land Bank are to prevent and mitigate economic dislocation, distress or unemployment and to promote affordable housing development.

Land Bank provides below-market permanent loans for affordable housing development and provides technical and developmental assistance as well as below-market financing for economic development and emerging technologies. Eligible sponsors include municipalities and public agencies, community development corporations and other nonprofit and private for-profit entities.

Land Bank serves as the Commonwealth's lead agency in overseeing the planning and redevelopment for the reuse of Fort Devens and DEM's development and management agent at the Gloucester state fish pier.

QUASI-PUBLIC AGENCIES

The programs offered by Land Bank include:

- Emerging Technology Fund - new program instituted to support pilot manufacturing or initial commercial production in an emerging field like biotechnology, advanced materials or environmental technology, by providing debt service guarantees to a private lender. 25% of the emerging technology portfolio can be used for R & D.
- Economic Development Financing Program - long and medium-term real estate financing and development assistance to rehabilitate blighted property, stimulate employment and new business development and strengthen the local tax base
- Small Business Incubator Program - permanent real estate financing to support the development of small business incubators in targeted communities
- Residential Financing Program - long term permanent financing to expand or preserve affordable housing

CONTACT: (617) 727-8257 extension 235

MASSACHUSETTS HOUSING FINANCE AGENCY

The Massachusetts Housing Finance Agency (MHFA) was created 20 years ago by the legislature to expand rental and homeownership opportunities for low- and moderate-income households. It funds its programs through the sale of taxable or tax-exempt bonds to private investors.

In joint programs with EOCD, MHFA has recently focused its efforts on preserving existing rental housing and promoting community reinvestment while promoting the provision of human services in assisted housing developments.

MHFA operates through a multitude of programs including mortgage financing, homebuyer counseling, mortgage credit certificates, return of foreclosed properties or regulator held properties to productive use, rehabilitation, home improvement and lead paint abatement financing and mortgage insurance. These programs are offered in cooperation with EOCD and in many cases, in tandem with EOCD resources such as federal tax credits.

CONTACT: (617) 451-3480 for information on multi-family programs and (617) 451-2766 for information on single-family programs

MASSACHUSETTS HOUSING PARTNERSHIP FUND

The Massachusetts Housing Partnership Fund (MHP Fund) is a joint enterprise between the public and private sectors in Massachusetts to create affordable housing and to stabilize neighborhoods. The MHP Fund provides staff and technical assistance, loans and permanent and bridge financing in support of local housing efforts. It is financed by the state's banking industry, and operates without impact on the state budget.

MHP Fund programs include:

- Permanent Rental Financing Program - provides long-term fixed rate financing for affordable rental projects, typically of 20 units or less
- Bridge Financing Program - offers bridge loans of \$250,000 to \$5 million to affordable rental developments receiving federal Low Income Housing Tax Credits
- Soft Second Loan Program - a joint effort between the MHP Fund and the Executive Office of Communities and Development to help buyers with incomes between \$20,000-\$35,000 to purchase their first homes
- Pre-Development Fund - provides loans of up to \$50,000 to help for-profit and nonprofit developers cover the start-up costs of affordable housing developments
- Housing Venture Fund - provides up to \$50,000 in seed money for innovative projects that create or preserve affordable housing with minimal public assistance
- Technical Assistance Fund - provides up to \$8,000 in professional assistance to help determine the feasibility of affordable housing development
- Lead-Free Loan Program - offers guaranties of up to 100% for lead paint abatement loans on investor-owned rental properties
- Neighborhood First program in conjunction with EOCD brings a wide variety of resources to bear on the multiple problems confronting urban centers

CONTACT: (617) 338-7868

GLOSSARY OF TERMS, ACRONYMS AND ORGANIZATIONS

- 121A - Payment in Lieu of Taxes
- 121C - Economic Development and Industrial Corporation
- 12372 - Federal Executive Order governing the Intergovernmental Review Process (EOCD's role as state clearinghouse for federal grants)
- 215 - Executive Order which requires that discretionary state funding be withheld from municipalities that are unreasonably restrictive in their housing practices
- 227 - Executive Order which requires participation of minority contractors in substantial state contracts
- 237 - Executive Order which requires certain percentages of State general fund monies be budgeted for minority contractors
- 667 - M.G.L. governing construction of state-assisted elderly housing
- 689 - M.G.L. governing construction of state-assisted housing for the handicapped
- 705 - M.G.L. governing construction of state-assisted family housing
- Advance Planning Grant - issued under URDG to communities to prepare Urban Renewal Plan
- ASA - Acquisition Set-Aside Program
- BMIS - Budget Management Information System
- BOAST - Budget, Occupancy, Administration, Standards of Health and Safety and Tenant Services Program
- Bureau of Chapter 707 - division of EOCD
- Bureau of Energy Programs - division of EOCD
- Bureau of Indian Affairs
- Bureau of Local Economic Development - division of EOCD
- Bureau of Municipal Management - division of EOCD
- Bureau of Neighborhood Services and Economic Opportunity- division of EOCD
- Bureau of Planning and Regionalism - division of EOCD
- Bureau of Private Housing Programs - division of EOCD
- Bureau of Public Housing Development & Construction - sub-division of EOCD
- Bureau of Public Housing Management - sub-division of EOCD
- Bureau of Section 8 - sub-division of EOCD
- Bureau of Small Cities - sub-division of EOCD
- CAA - Community Action Agency
- CAP - Community Action Program
- CAS - Community Action Statement
- CARD - Commercial Area Revitalization District - Former Program
- CASE - Community Assessment and Self-Evaluation
- CDAG - Community Development Action Grant
- CDBG - Community Development Block Grant
- CDC - Community Development Corporation
- CDFC - quasi- public agency - Community Development Finance Corporation
- CDWAP - subset of the state's weatherization program, WAP
- CEDAC - quasi-public agency - Community Economic Development Assistance Corporation
- CEED - Community Enterprise Economic Development
- CEF - Commonwealth Enterprise Fund, Inc. - program of CDFC
- CFA - Contract for Financial Assistance (used for housing authorities)
- CFNP - Community Food & Nutrition Program
- CHAPA - Citizens Housing And Planning Association
- Chapter 40D - Industrial Development Finance bonding
- Chapter 774 - anti-snob zoning law
- CHAS - Comprehensive Housing Affordability Strategy
- CHDOs - Community Housing Development Organizations
- CIIS - Capital Improvement Inventory System
- CIP - Capital Improvement Plan (required of housing authorities for modernization grants)
- Commission on Indian Affairs - division of EOCD

GLOSSARY OF TERMS, ACRONYMS AND ORGANIZATIONS

Comprehensive Permits - issued by ZBAs to developers building affordable housing under Chapter 774
Contractor Bond Support Program - CDFC program
Co-op Housing Initiative - Land Bank program
CORI - Criminal Offenders Records Information
CSBG - Community Service Block Grant
CSCP - Comprehensive Statistical Community Profile
DHHS - federal Department of Health and Human Services
Division of Community Services - division of EOCD
Division of Housing & Community Development - division of EOCD
Division of Private Housing - division of EOCD
Division of Social & Economic Opportunity - division of EOCD
DOE - federal Department of Energy
Downtown Partnership - component of Small Cities program, formerly Main St.
DSM - Demand Side Management
Early Project Assistance - MHP program
Economic Development Financing Program - Land Bank program
EDSA - Economic Development Set-Aside- now known as Massachusetts Community Capital Fund
EDIC - Economic Development and Industrial Corporation
EFG - Equity Financing Guarantee - CEDAC program
EHP - McKinney Emergency Community Services Homeless Grant
Elder Independence Program
Enterprise Zone - one of the categories of zones in legislation authorizing creation of Economic Opportunity Areas
EOA - Economic Opportunity Area
EOAF - state Executive Office of Administration and Finance
EOEA - state Executive Office of Economic Affairs
EOEA - state Executive Office of Environmental Affairs
EOHHS - state Executive Office of Health and Human Services
Executive Order 145 - gubernatorial order requiring estimate of costs to local government of state actions
Family Preservation Revolving Loan Fund
Family Self-Sufficiency Demonstration Program
Family Unification Program
Fannie MAE, or FNMA - Federal National Mortgage Association
Federal Grantsmanship Program
FHA - Federal Housing Administration
FmHA - Farmers Home Administration
Front Money Loans - CEDAC program
GMIS - Grants Management Information System
Governor's Alliance Against Drugs
HAC - Housing Appeals Committee - quasi-judicial body administered by EOCD
HDSP - Housing Development Support Program
HEARTWAP - component of the state's weatherization program, WAP
HHS - Hard-to-House Homeless Demonstration
HIF - Housing Innovation Fund
HOFI - Housing Overstock and Foreclosure Initiatives
HOME - (Not an acronym) federal low income housing production, rehabilitation, rental assistance and homeownership program
HOME ADVANTAGE - offshoot of HOFI providing technical assistance to low income homebuyers
HOPE - Homeownership and Opportunity for People Everywhere
HOP - Homeownership Opportunities Program
Housing Venture Fund - MHP program

GLOSSARY OF TERMS, ACRONYMS AND ORGANIZATIONS

HSP - Housing Services Program
 HUD - Federal Department of Housing and Urban Development
 HWFSSC - Hazardous Waste Facility Site Safety Council
 IDFA - Industrial Development Financing Authority
 Land Bank - Massachusetts Government Land Bank - quasi-public agency
 LGAC - Local Government Advisory Committee - local officials who meet bi-monthly with the Governor
 LHA - Local Housing Authority
 LIHEAP - Low Income Heating Assistance Program
 LIHTC - Low Income Housing Tax Credit
 LIP - Local Initiative Program
 Main Street - now known as Downtown Partnership
 MASSCAP - Massachusetts Community Action Program
 Massachusetts Government Land Bank - quasi-public agency
 MCCF - Massachusetts Community Capital Fund, formerly known as EDSA
 MHFA - quasi-public agency - Massachusetts Housing Finance Agency
 MHP - quasi-public agency - Massachusetts Housing Partnership
 Microenterprise Demonstration Program
 MIFA - quasi-public agency - Massachusetts Industrial Finance Agency
 MIGS - Municipal Incentive Grants
 MRP - Section 8 Moderate Rehab Program
 MRVP - Massachusetts Rental Voucher Program - formerly known as 707 Program
 MSCP - Massachusetts Small Cities Program, administered by EOCD
 NHS - Neighborhood Housing Services
 OAF - Office of Administration and Finance (provides administrative and fiscal oversight, assistance, and control for all EOCD programs)
 Office of the Chief Counsel
 OREO - Other Real Estate Owned, foreclosed property; see REO
 PBA - Project Based Assistance
 Peer-to-Peer Technical Assistance - state assistance program for local governments
 PH - McKinney Permanent Housing for the Handicapped Homeless
 PMIS - Personnel/Payroll Management Information System
 PUBWAP - subset of the state's weatherization program, WAP
 PVE - Petroleum Violation Escrow funds
 PILOT - Payment in Lieu of Taxes
 Public Housing Self-Sufficiency Demonstration Program
 Quasi-Public Agencies - such as MHFA, MHP, Landbank
 RDAL - Rental Development Action Loan
 REACH - Recovery through Acquisition of Housing
 Ready Resource - quick access to job creation/infrastructure support - EOCD program
 REO - Real Estate Owned, or OREO, Other Real Estate Owned - foreclosed property
 Residential Financing Program - Land Bank program
 RFP - Request for Proposal
 ROC - Reclaim Our Community
 SAFPHM - State Aided Federal Public Housing Modernization
 SCLP - Site Control Loan Program - CDFC program
 Section 8 - federal rental subsidy
 Section 108 - federal loan program within CDBG
 707 - state housing rental subsidy, now known as Massachusetts Rental Voucher Program or MRVP
 SHARP - State Housing Assistance for Rental Production
 ShelterWAP - subset of the state's weatherization program, WAP
 Short Term Technical Assistance Fund - MHP program

GLOSSARY OF TERMS, ACRONYMS AND ORGANIZATIONS

Small Cities - HUD community development program administered by EOCD
Soft Second - first time home buyers program
Small Business Incubator Program - Land Bank program
Small Loan Guarantee Program - CDFC program
Special Projects - CSBG funded discretionary program to assist low-income persons
Spot Technical Assistance - CEDAC program
SRO - Single Room Occupancy
State Clearinghouse - central information on federal grant applications affecting Commonwealth
Strategic Planning Grants - state planning grants for local governments
TAA - Technical Assistance Advances - CEDAC program
TAP - Tenant Assistance Program
TELLER - Tax Exempt Local Loans to Encourage Rental Production
Thrift Institution Fund for Economic Development - CDFC program
TOTAL - Tenant Organization Technical Assistance Loan
TQM - Total Quality Management
UNOCR - Urban Neighborhood Outreach Circuit Rider
URDG - Urban Revitalization Development Grant
WAP - Weatherization Assistance Program
Weed and Seed - federal crime prevention program
ZBA - local Zoning Board of Appeals

EOCD PUBLICATIONS

CURRENT AVAILABLE PUBLICATIONS

Office of the Chief Counsel

1. Comprehensive Permits: Chapter 40B & Regulations Manual
2. EOCD Bid Workshop - Charts & Handouts

Bureau of Energy Programs

1. Cold Relief 1993-1994 -Vendors, Programs & Contacts
2. Contractors Guide to Finding & Sealing Air Leaks
3. Fuel Savings Achieved by "House Doctoring"
4. Eleven Things Every Good Consumer Should Consider When Selecting a Oil-Fired or Steam Boiler
5. Ten Things Every Good Consumer Should Consider When Selecting a Gas-Fired or Steam Boiler

Bureau of Municipal Management

1. Preparing Managers to Work Better Not Harder
2. Costing & Pricing Municipal Services
3. Total Quality Management for Mass. Municipalities
4. Incentive Aid Report: Municipal Risk Analysis
5. Negotiating PILOT Payments
6. Summary of Home Rule Charter Provisions in Mass. Municipalities
7. The Home Rule Amendment and Home Rule Procedures Act
8. Guide For Home Rule Charter Commissions
9. Municipal Incentive Grants Program Statement
10. Manufactured Housing Park Law Guide
11. The Cooperative Manufactured Housing Park Manual
12. Manufactured Housing Parks of Massachusetts - A Directory
13. A Guide to Using Non-Criminal Disposition for Bylaw Enforcement

Bureau of Planning & Regionalism

1. Regionalism Resource Center Brochure
2. Land Use Manager Newsletter
3. The Zoning Act -Chapter 40A Annual Update
4. Municipal Planning & Subdivision Legislation Annual Update
5. Strategic Planning Program -Bibliography of Reports
6. ANR Handbook - Under Revision
7. EOCD Map of the Commonwealth - Available 1/94

Bureau of Local Economic Development

1. Organizing for Economic Development: Municipal & Regional Options - Available 3/94
2. Implementing Successful Downtown Development, Design and Management Programs
3. Downtown Partnership Brochure
4. Mass. Community Capital Fund Fact Sheet
5. Small Business Assistance Program Brochure (Due: 6/94)
6. 121A Regulation Booklet
7. 121B Regulation Booklet
8. Relocation Regulation Booklet - Available 3/94

Bureau of Small Cities

1. Mass. Small Cities Program Statement
2. Mass. Small Cities Program Summary - 4 pages

EOCD PUBLICATIONS

3. Housing Development Support Program - Brochure
4. Mass. Small Cities Program Manual
5. Mass. Small Cities Program Financial Manual
6. Mass. Small Cities Program Construction Manual
7. Mass. Small Cities Housing Manual

Note: All Manuals (#4-#7) available to non-grantees for reference only.

Division of Housing and Community Development

1. How To Obtain Housing Assistance in Massachusetts

Bureau of Housing Management - State Public Housing

1. Local Housing Authority - Budget Guidelines
2. Handbook for Tenant Selection & Tenant Transfer
3. Special Needs Housing (Chapter 689) Management Handbook
4. Accounting Manual for State-Aided Housing Programs
5. Executive Director Hiring Guide
6. Tenant Grievance Procedures
7. Tenant Participation in the Administration of Public Housing
8. Privacy & Confidentiality
9. Standards of Conduct for Public Officials and Employees of Housing & Redevelopment Authorities
10. Affirmative Action Governing Local Housing Authorities
11. Eligibility in State-Aided Public Housing
12. Lease Provisions for State-Aided Public Housing
13. Regulations for the Determination of Rents in State-Aided Public Housing
14. Regulations to Local Housing Authorities Governing Collective Bargaining
15. Standards & Procedures for Tenant Selection and Transfer
16. Regulations for Pet Ownership in Chapter 667 Elderly/Handicapped Housing

Bureau of Housing Development & Construction

1. Modernization Manual
 - Procedures for modernizing public housing
2. Housing Development Manual
 - Procedures for developing public housing
3. Housing Design Guide
 - Technical Guidelines for developing public housing
4. Modernization and Redevelopment Guide
 - Technical Guidelines for modernization & redevelopment of public housing
5. Construction Procedures
 - for the modernization and development of public housing
6. Redevelopment Handbook
 - procedures and design guidelines for redeveloping public housing
7. Developing Community Residential Programs
 - a reference manual for City Solicitors & Town Counsels
8. Developing Community Residential Programs II
 - a reference manual for Building Inspectors and Other Local officials

Note: These Manuals and Guides are generally available for Public Housing Authorities only.

EOCD PUBLICATIONS

Bureau of Neighborhood Services and Economic Opportunit

1. CSBG Annual State Plan
2. How To Organize a CDC Manual
3. BNSEO Program Guide
4. CSBG Act
5. CSBG Regulations
6. Massachusetts Community Action Agency Profile

Division of Private Housing

1. Comprehensive Housing Assistance Strategy (CHAS) for Massachusetts
2. Overview of HOME Program
3. Local Initiative Program Guidelines
4. LIP Application of Comprehensive Permit Project Only
5. LIP Application for Local Initiative Units Only
6. Low Income Housing Tax Credit Allocation Plan
7. Low Income Housing Tax Credit Program Guideline

AN OVERVIEW OF THE EXECUTIVE OFFICE OF COMMUNITIES AND DEVELOPMENT

The formation of the Executive Office of Communities and Development, began in 1968 and completed in 1969 as a Cabinet Secretary serving directly under the Governor. The formation of EOCD signified recognition by the Executive and Legislative branches of the state that the problems which confront our cities and towns could be solved only by the establishment of a state level agency concerned with local issues and community development.

EOCD has continued to be concerned with solving these problems and acts as the leading advocate for local governments and community agencies. In this role: EOCD makes state and federal funds and technical assistance available to strengthen communities and help them plan new developments, encourage economic development, revitalize older areas, improve local government management, build and manage public housing, stimulate affordable housing through the private sector and respond to the needs of low-income people. The Office administers the state's public housing programs, coordinates its anti-poverty efforts, allocates federal community development programs and provides a variety of services to local government officials.

THE SECRETARY/EXECUTIVE OFFICE

The Secretary, appointed by the Governor, administers and maintains executive authority over all phases of departmental activities and coordinates policy with the Governor and the rest of the Administration. The Secretary is a member of the Board of Directors of the Massachusetts Housing Finance Agency, Massachusetts Housing Partnership, Massachusetts Government Land Bank, Community Economic Development Assistance Corporation, Community Development Finance Corporation and the Local Government Advisory Committee. In addition, the Secretary of EOCD is a member of numerous other state boards and commissions.

The Office of the Secretary includes the office of the Deputy Secretary, the Assistant Secretary's office of Program Administration, Communications Office, Office of the Chief Counsel, Office of Planning and Policy, and Office of Administration and Finance.

DIVISION ADMINISTRATORS

The Executive Office of Communities and Development is responsible for a diversity of programs and services that are administered through three divisions and several commissions.

Division of Social and Economic Opportunity

This Division is the conduit through which the Agency serves Massachusetts' low-income population. The Division is responsible for planning, implementing and monitoring the delivery of federal and state anti-poverty, neighborhood economic development, homelessness prevention, fuel assistance and weatherization programs across the Commonwealth, working in cooperation with the federal government, other state agencies, local and regional non-profits and the private sector.

Division of Community Services

Community Services concerns itself with the complex problems facing Massachusetts communities and uses the agency's financial and human resources to help municipal governments holistically by building capacity, stabilizing their condition and improving their quality of life. The Division is involved with infrastructure development and improvement, municipal government capacity building, land use planning, local economic development, housing rehabilitation and social services. Community Services also provides direct consulting, information and training services programs to all local governments. The Division also provides a referral service to help communities access the services they need both inside and outside EOCD.

Division of Housing and Community Development

This Division has the responsibility for administrative oversight of all state-aided public and private housing programs which address the housing needs of low- and moderate-income families, the elderly and persons with disabilities. The Division is comprised of: the Bureau of Section 8 Programs, which cover rental subsidies, upgrading of substandard rental housing and a wide spectrum of support services tied to a rental subsidy, and the Bureau of the Massachusetts Rental Voucher Program, which provides rental subsidies in a flexible way that is more responsive to client choices; the Bureau of Housing Management which oversees the operation and management of 254 local housing authorities and their 49,368 public housing units; the Bureau of Housing Finance which has fiscal oversight of the financial records and capital expenditures of local housing authorities; and the Bureau of Housing Development and Construction which has responsibilities for the design, development and construction of new public housing units and the modernization of existing ones.

Division of Private Housing

The Division of Private Housing provides affordable homeownership and rental opportunities in the private sector. Among the programs that are administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, that make housing overstock and foreclosure properties available to first time homebuyers, and that provide advantageous home financing terms for low- and moderate-income families.

Other Components of EOCD

These components include the Housing Appeals Committee, the Manufactured Housing Commission, the Commission on Indian Affairs and the American and Canadian French Cultural Exchange.

EOCD AGENCY NUMBERS

(All in area code 617)

SECRETARY EOCD	727-7765
Deputy Secretary	727-7765
Assistant Secretary	727-7765
Chief Counsel	727-7078
Affirmative Action	727-7130
Chief Counsel	727-7078
Administration & Finance	727-7147
Director of Communications	727-7765
Planning & Policy	727-7765
 DIVISION OF HOUSING DEVELOPMENT AND CONSTRUCTION	 727-7130
Jane Gumble	727-7130
Division Administrator	
Public Housing Finance	727-7130
Public Housing Development & Construction	727-7130
Public Housing Management & Tenant Services	727-7130
Section 8 Rental Assistance	727-7130
Massachusetts Voucher Rental Assistance	727-7130
 DIVISION OF PRIVATE HOUSING	 727-7824
Catherine Racer	727-7824
Division Administrator	
Tax Credits	727-7824
HOME	727-7824
Local Initiative Program	727-7824
Housing Innovation Fund	727-7824
 DIVISION OF COMMUNITY SERVICES	 727-7001
Mary Greendale	727-7001
Division Administrator	
TOLL FREE FOR MUNICIPAL AFFAIRS	1-800-392-6445
 Municipal Management	 727-7001
Planning & Regionalism	727-7001
Zoning	727-7001
Small Cities Programs	727-7001
Local Economic Development	727-7001
Relocations	727-7001
121A Corporations	727-7001

EOCD AGENCY NUMBERS

(All in area code 617)

DIVISION OF SOCIAL AND ECONOMIC OPPORTUNITY

727-7004

Roger Provost

727-7004

Division Administrator

McKinney Emergency Services Homeless Grant Program 727-7004

Fuel Assistance Unit 727-7004

Energy Conservation Unit 727-7004

Neighborhood Services & Economic

Opportunity Programs:

Community Services Block Grant 727-7004

Housing Services Program 727-7004

Community Food and Nutrition 727-7004

Community Enterprise Economic Development Program 727-7004

HOUSING APPEALS COMMITTEE 727-6192

COMMISSION ON INDIAN AFFAIRS 727-6966

COMMUNITY DEVELOPMENT
FINANCE CORP (CDFC) 482-9141

COMMUNITY ECON. DEVELOPMENT
ASSISTANCE CORP. (CEDAC) 727-0506

MASS GOVERNMENT LAND BANK 727-8257

MASS HOUSING FINANCE (MHFA) 451-3480

MASS HOUSING PARTNERSHIP (MHP) 338-7868

MANUFACTURED HOUSING 727-7001

